

Exhibit

A



Send Payment/Correspondence to:
MRS Associates
1930 OLNEY AVE.
CHERRY HILL, NJ 08003
888-345-9212

Office Hours:
Monday - Thursday 9am - 9pm ET
Friday 9am - 5pm ET

CREDITOR: Verizon Wireless
CREDITOR ACCT#: [REDACTED]
MRS Account#: LU7.6124117
Principal Balance: \$575.56
Verizon Collection Fees: \$57.55

AMOUNT DUE : \$633.11

May 1, 2020

Dear NAFTALI ROSENBERG,

We recognize that a possible hardship or pitfall may have prevented you from satisfying your obligation. We are presenting three options that will enable you to resolve your balance. We are not obligated to renew this offer.

Option 1: A monthly payment plan on the full balance of the account.

Option 2: You pay \$443.18 in ONE PAYMENT to be received in this office on or before 05/22/2020.

Option 3: You make TWO PAYMENTS of \$253.25 each. The first payment to be received in this office on or before 05/22/2020 and the second payment on or before 06/22/2020.

Payment may be made by calling 888-345-9212, mailing to the above address or by using our online payment website at <https://portal.mrsbpo.com> (Internet connection required). If you have any questions or wish to discuss other arrangements, you may contact us. Make checks payable to Verizon.

Tax time is a great time to put issues like this behind you. Consider using any possible tax refund you may receive to satisfy your outstanding obligation.

Sincerely,

MRS Associates
888-345-9212

MRS Associates is a trade name of MRS BPO, L.L.C.
Letter ID: LU7.6124117.9147200

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs, license number 1292105, 1292103, 2068661.
MRS Associates contact: Katie Smith - Mon - Fri 9 AM - 5 PM ET (800) 716-6429.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.

VZSTL002

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Exhibit B

26000 CANNON ROAD
CLEVELAND, OH 44146

McCarthy, Burgess & Wolff
A Collection Agency



THE MB&W BUILDING
26000 Cannon Road
Cleveland, Ohio 44146

06/19/20



NAFTALI ROSENBERG

Date: 06/19/20
Creditor: Verizon Wireless
Account #: [REDACTED]
Reference #: 33889310
Account Balance: \$679.16

MCAR/7V0Z1/ 705123143236 2003/000001009/000000004

Debt Validation Notice

Charge off date 01/18/2020	Charge off balance \$575.56	Interest accrued since charge off \$0.00
Fees and other charges since charge off \$103.60	Payments since charge off \$0.00	Credits since charge off \$0.00

Dear NAFTALI ROSENBERG:

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Our client has placed the above referenced account with our office for collection activity. Our office hours are Monday through Thursday 8:30am to 9:00pm and Fridays 8:30am to 5:00pm. Please be aware that a notice of rights is set forth below. If you want to resolve this debt, please contact your account representative at 1-888-307-9687.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request made within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

PLEASE SEE REVERSE FOR IMPORTANT CONSUMER RIGHTS INFORMATION.

Regards,

Al Rossman

Al Rossman
888-307-9687 EXT. 2905
customerservice@mbandw.com
www.mbandw.com

Current
Principal: \$575.56
Verizon
Collection
Fees: \$103.60

New York City Department of Consumer Affairs license number 2070062-DCA.

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for those purposes.

PLEASE INCLUDE REMIT SECTION WITH YOUR PAYMENT.

DATE 06/19/20	ACCOUNT # [REDACTED]	REFERENCE # 33889310	ACCOUNT BALANCE \$679.16
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For your convenience, an automated attendant is available to process ACH/Check payments over the phone by dialing 800-669-2900.

Payment should be made payable to Verizon Wireless. Please send payment and correspondence to:

When you provide a check as payment, you authorize us to use the information from your check to make a one time electronic transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. If you wish to opt out, you may send payment in the form of a money order, certified check or by writing to us.

McCarthy, Burgess & Wolff, Inc.
26000 CANNON ROAD
CLEVELAND, OH 44146